



Order Filed on July 28, 2020
by Clerk
U.S. Bankruptcy Court
District of New Jersey

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY
Caption in Compliance with D.N.J. LBR 9004-1(b)
Denise Carlon, Esquire
KML Law Group, P.C.
216 Haddon Avenue, Suite 406
Westmont, NJ 08108
Main Phone: 609-250-0700
dcarlon@kmlawgroup.com
Attorneys for Secured Creditor
Nationstar Mortgage LLC D/B/A Mr. Cooper

In Re:
Luberky A. Guerrero de Mercado,

Debtor.

Case No.: 19-27312 JNP

Adv. No.:

Hearing Date: 7/21/2020 @ 11:00 a.m.

Judge: Jerrold N. Poslusny, Jr.

ORDER CURING POST-PETITION ARREARS & RESOLVING CERTIFICATION OF DEFAULT

The relief set forth on the following pages, numbered two (2) through two (2) is hereby **ORDERED.**

DATED: July 28, 2020

Honorable Jerrold N. Poslusny, Jr.
United States Bankruptcy Court

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Debtor: Luberky A. Guerrero de Mercado

Case No: 19-27312 JNP

Caption of Order: ORDER CURING POST-PETITION ARREARS & RESOLVING CERTIFICATION OF DEFAULT

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, Nationstar Mortgage LLC D/B/A Mr. Cooper, Denise Carlon, Esq. appearing, upon a certification of default as to real property located at 792 South 7th Street, Vineland, NJ, 08360, and it appearing that notice of said certification was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and Eric Clayman, Esq., attorney for Debtor, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of July 16, 2020 Debtor is in arrears outside of the Chapter 13 Plan to Secured Creditor for payments due June 2020 through July 2020 for a total post-petition default of \$1,795.49 (2 @ \$683.71, 2 AO @ \$225.58 less \$23.09 in suspense); and

It is further **ORDERED, ADJUDGED and DECREED** that the balance of the arrears in the amount of \$1,795.49 will be paid by Debtor remitting \$299.24 per month for five months and \$299.29 for one month in addition to the regular monthly mortgage payment, which additional payments shall begin on August 1, 2020 and continue for a period of six months until the post-petition arrears are cured; and

It is further **ORDERED, ADJUDGED and DECREED** that regular mortgage payments are to resume August 1, 2020, directly to Secured Creditor's servicer, Nationstar Mortgage, LLC, PO Box 619094, Dallas, TX 75261 (Note: the amount of the monthly mortgage payment is subject to change according to the terms of the note and mortgage); and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtor's Chapter 13 bankruptcy proceeding, if the lump sum payment or any regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtor shall have fourteen days to respond; and

It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtor, and Debtor's counsel at the time of submission to the Court; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs up to the sum of \$350.00 in an amount to be included in a post-petition fee notice for attorneys' fees which is to be paid through Debtors' Chapter 13 plan and certification of default is hereby resolved.